

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : David Stuart, et al. Art Unit : Unknown
Serial No. : Examiner : Unknown
Filed :
Title : SENDER-INITIATED CREDIT CHECK

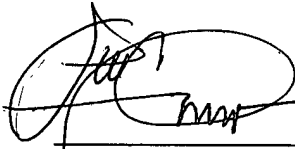
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Applicant submits the references listed on the attached form PTO-1449.

This statement is being filed with the application. Accordingly, only copies of foreign patent documents and non-patent literature are enclosed. Please apply any charges or credits to Deposit Account No. 06-1050.

Respectfully submitted,

Date: April 8, 2004  Reg. No. 43,567
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Substitute Form PTO-1449 (Modified) Information Disclosure Statement by Applicant (Use several sheets if necessary) (37 CFR §1.98(b))	U.S. Department of Commerce Patent and Trademark Office	Attorney's Docket No. 10360-110001	Application No.
	Applicant David Stuart, et al.		
	Filing Date	Group Art Unit	

U.S. Patent Documents							
Examiner Initial	Desig. ID	Document Number	Publication Date	Patentee	Class	Subclass	Filing Date If Appropriate
	AA	6,044,406	March 28, 2000	Barkey, et al.			
	AB						
	AC						

Foreign Patent Documents or Published Foreign Patent Applications								
Examiner Initial	Desig. ID	Document Number	Publication Date	Country or Patent Office	Class	Subclass	Translation	
							Yes	No
	AD							
	AE							
	AF							
	AG							
	AH							

Other Documents (include Author, Title, Date, and Place of Publication)		
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